

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO**

IN THE MATTER OF	CASE NO.: 14-00938 MCF
NELSON FIGUEROA COTTO MELBA N HERNANDEZ APONTE	CHAPTER 13
DEBTOR(S)	

AMENDED CHAPTER 13 PAYMENT PLAN

TO THE HONORABLE COURT:

COMES NOW DEBTOR(S), through the undersigned attorney and most respectfully states and pays as follows:

1. Debtor respectfully submits an Amended Chapter 13 Payment Plan, dated April 8, 2014. This Amended Plan is filed to comply with the Trustee's Unfavorable Report, docket 21.

WHEREFORE it is respectfully requested from this Honorable Court that notice be taken of the Amended Payment Plan.

CERTIFICATE OF SERVICE: I hereby certify that the foregoing motion has been filed with the Clerk of the court using the CM/ECF system that will electronically notify parties in interest, to Chapter 13 Trustee and US Trustee Office. Non CM/ECF participants that are interested parties will be notified by regular US Postal Service.

In Cayey, Puerto Rico this 8th day of April, 2014.

/s/Miriam A. Murphy Lightbourn
MIRIAM A. MURPHY LIGHTBOURN
USDC 202814
PO BOX 372519.
CAYEY, PUERTO RICO 00737
PHONE: 263-2377; FAX: 738-4667
EMAIL: mamurphyli82@gmail.com

United States Bankruptcy Court
District of Puerto Rico

IN RE:

Case No. **14-00938****FIGUEROA COTTO, NELSON & HERNANDEZ APONTE, MELBA N**Chapter **13**

Debtor(s)

AMENDED CHAPTER 13 PAYMENT PLAN

1. The future earnings of the Debtor(s) are submitted to the supervision and control of the Trustee and the Debtor(s) shall make payments to the Trustee ☒ directly ☐ by payroll deductions as hereinafter provided in the PAYMENT PLAN SCHEDULE.
2. The Trustee shall distribute the funds so received as hereinafter provided in the DISBURSEMENT SCHEDULE.

PLAN DATED: _____

☐ PRE ☐ POST-CONFIRMATION☒ AMENDED PLAN DATED: **4/08/2014**Filed by: ☒ Debtor ☐ Trustee ☐ Other**I. PAYMENT PLAN SCHEDULE**

\$ **500.00** x **16** = \$ **8,000.00**
 \$ **600.00** x **10** = \$ **6,000.00**
 \$ **900.00** x **10** = \$ **9,000.00**
 \$ **975.00** x **14** = \$ **13,650.00**
 \$ **1,105.00** x **10** = \$ **11,050.00**

TOTAL: \$ **47,700.00**

Additional Payments:

\$ **3,600.00** to be paid as a LUMP SUM
 within **58 months** with proceeds to come from:

☐ Sale of Property identified as follows:☒ Other:

X-mas Bonus: Amount: \$720 per year: Starting: December 2014.

Periodic Payments to be made other than, and in
 addition to the above:

\$ _____ x _____ = \$ _____

PROPOSED BASE: \$ **51,300.00****III. ATTORNEY'S FEES**
(Treated as § 507 Priorities)

Outstanding balance as per Rule 2016(b) Fee
 Disclosure Statement: \$ **2,661.00**

Signed: /s/ NELSON FIGUEROA COTTO
 Debtor

/s/ MELBA N HERNANDEZ APONTE
 Joint Debtor

II. DISBURSEMENT SCHEDULE

A. ADEQUATE PROTECTION PAYMENTS OR _____ \$ _____

B. SECURED CLAIMS:

☐ Debtor represents no secured claims.☒ Creditors having secured claims will retain their liens and shall be paid as follows:1. ☒ Trustee pays secured ARREARS:

Cr. **BANCO POPULAR D** Cr. _____ Cr. _____
 # **CLAIM 15 (2526)** # _____ # _____
 \$ **1,881.00** \$ _____ \$ _____

2. ☒ Trustee pays IN FULL Secured Claims:

Cr. **PREFERRED HOME** Cr. **RELIABLE FINANCI** Cr. _____
 # **179-170** # **4523 CLAIM 1** # _____
 \$ **440.00** \$ **6,370.00** \$ _____

3. ☐ Trustee pays VALUE OF COLLATERAL:

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

4. ☐ Debtor SURRENDERS COLLATERAL to Lien Holder:5. ☐ Other:6. ☒ Debtor otherwise maintains regular payments directly to:**FIRST BANK****BANCO POPULAR D**

C. PRIORITIES: The Trustee shall pay priorities in accordance with the law.

11 U.S.C. § 507 and § 1322(a)(2)

D. UNSECURED CLAIMS: Plan ☐ Classifies ☒ Does not Classify Claims.1. (a) Class A: ☐ Co-debtor Claims / ☐ Other: _____☐ Paid 100% / ☐ Other: _____

Cr. _____ Cr. _____ Cr. _____
 # _____ # _____ # _____
 \$ _____ \$ _____ \$ _____

2. Unsecured Claims otherwise receive PRO-RATA disbursements.

OTHER PROVISIONS: (Executory contracts; payment of interest to unsecureds, etc.)

Debtors reject lease agreement with Oriental Bank, Claim 2.

Gen Unsecured Pool: \$24,803.40

Priority: \$5,369.62

Debtor(s) "Surrenders collateral" (Shares/Savings) to AEELA.

"The 'Enfermito' bonus will be devoted each year (on or around April 20 each year), as periodic payments,
 to the plan's funding until plan completion. The plan shall be deemed modified by such amount, without the
 need of further Court order. The debtor(s) shall seek court's authorization prior any use of funds.

* "Tax refunds will be devoted each year, as periodic payments, to the plan's funding until plan completion.
 The plan shall be deemed modified by such amount, without the need of further Court order. The debtor(s)
 shall seek court's authorization prior any use of funds."

DEBTOR WILL PROVIDE CAR INSURANCE UPON MATURITY (\$846.00)

Attorney for Debtor **Miriam A. Murphy Murphy Law Office**Phone: **(787) 263-2377**

FIGUEROA COTTO, NELSON
MANSIONES DE LOS CEDROS
170 GUAYACAN STREET
CAYEY, PR 00736

JC PENNEY
GE CAPITAL RETAIL BANK
P O BOX 103104
ROSWEEL, GA 30076

HERNANDEZ APONTE, MELBA N
MANSIONES DE LOS CEDROS
170 GUAYACAN STREET
CAYEY, PR 00736

LCDO REYNALDO CINTRON FLORES
P O BOX 4133
BAYAMON, PR 00958

Miriam A. Murphy
Murphy Law Office
P O Box 372519
Cayey, PR 00737-2519

ORIENTAL BANK
PO BOX 192099
SAN JUAN, PR 00919

ADMINISTRACION DE LOS SISTEMA
DE RETIRO
P O BOX 42003
SAN JUAN, PR 00940

PREFERRED HOME SERVICES
P O BOX 4069
BAYAMON, PR 00956

AEELA
P O BOX 70199
SAN JUAN, PR 00936

RELIABLE FINANCIAL SERVICES
P O BOX 21382
SAN JUAN, PR 00928

BANCO POPULAR DE PR
P O BOX 362708
SAN JUAN, PR 00936

SALLIE MAE
P O BOX 9500
WLIKES BARRE, PA 18773-9500

DEPARTAMENTO DE HACIENDA
DIVISION DE QUIEBRAS
PO BOX 901192
SAN JUAN, PR 00901

DEPARTAMENTO DE HACIENDA
PO BOX 901192
SAN JUAN, PR 00901

FIRST BANK
P O BOX 13817
SAN JUAN, PR 00908

GREAT LAKES
P O BOX 7860
MADISON, WI 53707-7860